

Transcript:

Census Bureau Data for Childhood Poverty and the Child Tax Credit

September 21, 2021

Lanette Swopes: Greetings and good afternoon. Thank you for joining us for today's Data Summit topic, Census Bureau Data for Childhood Poverty and the Child Tax Credit. We're delighted to have you with us today. My name is Lanette Swopes and I am your host.

Before I go into the agenda, I'd like to cover some basic information and house rules. This session is being recorded. This summit will be recorded for the benefit of attendees and other stakeholders who are unable to be present. For those who do not wish to be recorded, please take the time to opt out and drop from this session. Because of the number of participants on this webinar, everyone has been muted. We encourage everyone to utilize the chat. We will not be able to answer all questions due to the volume of participants. Any general questions that are not answered, please contact ask.census.gov. For any other inquiries regarding apportionment or redistricting, please reach out to PIO at pio@census.gov. For your convenience and future reference, please expect a PDF of today's presentation and a resource sheet in two business days. This webinar is being recorded and will be available at a later date. What is the objective of the data summits? Designed for the novice data user, this series presents a high-level overview of several data products and demonstrates how they can be used to assist organizations and businesses to identify data driven solutions to challenges. At the end of this session, you will have an increased awareness of the vast data products available through the Census Bureau, have a greater awareness and understanding of the CTC, the Child Tax Credit, and to know how to engage families who are eligible but have not yet filed taxes. We offer these summits to thank our many committed 2020 Census partners by showing them that the value of partnership extends beyond the decennial count. Today's summit is one example of how the Census Bureau also offers support to help you with assessing and understanding these data.

Our agenda includes our key presenters. Kelly Karres from the Customer Liaison and Marketing Services Office Data Dissemination and Training Branch at the US Census Bureau. And Yasmin Radjy and Michael Schmidt, both senior advisors for Recovery Program Outreach at the US Department of Treasury. After our key presenters, I will moderate the Q&A session. I will then present some Census Bureau resources and I will also conduct the wrap up.

On September 16th, the US Census Bureau released the 2020 census redistricting data, Public Law 94-171 Summary File to states and the public in an easier-to-use format. These data are now available on data.census.gov. Concurrent with this webinar, there is a webinar on how to navigate these data on census.gov. That webinar, along with this webinar, will both be recorded and available for you to view at a later date. These redistricting data are identical to those released on August 12th on the Census Bureau's FTP site and in various data visualizations. Excuse me. The Census Bureau has also delivered to states an easy-to-use toolkit of DVDs and flash drives with integrated browsing software to use in redrawing their congressional and state legislative district boundaries. Topics in both formats include 2020 census population counts by race, Hispanic origin, voting age and housing unit data for counties, places, census tracts and blocks. Before I turn it over to our key presenters, I'd like to mention that the

apportionment data for the states has already been released to the public on April 26th, 2021. Any media-related inquiries should be referred to PIO at pio@census.gov. As a friendly reminder, we'd like to inform you again that this webinar is being recorded and will be available at a later date. Also, please expect a PDF of today's presentation and a resource sheet within two business days. Our first presenter today is Kelly Karres. Miss Karres is a data dissemination specialist for the US Census Bureau. For over 12 years, she's worked with external customers and audiences, providing presentations and data training sessions to increase census data awareness, demonstrate data access and deepen understanding of the vast array of data available from the US Census Bureau. Before I turn the presentation over to Miss Karres, I'd like to announce that the floor is open for questions while she is presenting. Please place your questions in the chat. She will address some of your questions during the Q&A portion. Miss Karres, the floor is yours.

Kelly Karres: Thank you, Lanette. Good afternoon, everyone. Thanks for joining today's session, a joint project from the US Census Bureau and the US Department of Treasury. Treasury will provide you with some information about the child tax credit and a demonstration of their website. What I'll do is provide you with some key statistics and trends on the topic of childhood poverty, using data from the US Census Bureau. All of the data and information that you'll see here today is available at no cost to you on [census.gov](https://www.census.gov). I'll also provide you with some resources to get you started on your own research, as well as contact information if you need assistance accessing data, or if you'd like to request a presentation or a training session.

What's fascinating to me is that each time I prepare for a presentation or training session, I myself learn something in the process. And I've been doing this work for over 12 years. This fact really speaks to the breadth and depth of data collected and produced by the US Census Bureau, the federal government's largest statistical agency. You're likely familiar with the decennial census for which the Census Bureau has just started releasing data, as Lanette mentioned earlier. But it also conducts to other censuses, over 130 ongoing surveys, and further, it releases annual population estimate, less frequent population projections, and conducts geographic programs throughout the decade to ensure that geographic boundaries are up to date. Because of the many surveys being conducted by the Census Bureau, it's possible that your address or business may fall into sample for one of our surveys. Your responses are critical to maintaining the accuracy and reliability of Census Bureau data.

First, I want to lay a foundation by defining poverty and introducing some key statistics. Following the Office of Management and Budget's Directive 14, the US Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. For example, the poverty threshold for a family of four, specifically two adults and two children in 2020, was \$26,496. Thresholds for family compositions other than two adults and two children can be found in the link below the graphic. If families or individuals fall below the relevant poverty threshold, then they're considered to be in poverty. In 2020, there were 37.2 million people in poverty, approximately 3.3 million more than in 2019. Poverty rates reflect the percentage of families or individuals living below the relevant poverty threshold. The official poverty rate in 2020 released just last week was 11.4%, up one percentage point from 2019. This is the first increase in poverty after five consecutive annual declines. This line graph shows current and historical poverty rates by age group from 1959 to 2020, 61 years of data showing peaks and valleys over the years. What we see in the past five years is a decline, followed by an increase in 2020. In 2020, the poverty rate for people under the age of 18, shown in the blue line, increased from 14.4% in 2019, to 16.1% in 2020. This means that approximately 11.6 million individuals

under the age of 18 were in poverty in 2020, an increase of 1.1 million from 2019. Also in 2020, the poverty rate for people aged 18 to 64, on the green line, was 10.4%, up one percentage point from the previous year. The poverty rate for people aged 65 and over was 9% in 2020, not statistically different from the number in 2019. Interestingly, when we look at poverty rates by age group and sex, there's a larger percentage of females in poverty than males within each age group. For the 18 and under age group, we see 16.4% of females in poverty, versus 15.7% of males. In the 18 to 64 group, 12% of females are in poverty versus 8.8% of males. Finally, in the 65 and over group, 10.1% of females are in poverty, versus 7.6% of males. So what do the poverty rates look like for families? Is there a difference in rates by family type, and has there been any change in the past year? First, by glancing at the chart as a whole, we see variation in poverty rates by family type, with the female householder families experiencing the highest rates of poverty, and the married couple families the lowest. Most family types experienced changes in poverty rates from 2019 to 2020. The poverty rate increased for families as a whole by a percentage point, from 7.8% in 2019 to 8.7% in 2020. The poverty rate of married couple families went from 4% in 2019, to 4.7% in 2020. The poverty rate for female householder families also increased from 22.2% to 23.4% during the same time period. Male householder families were the only group that did not see a significant change.

One of the benefits of census data, because of the consistency of data collection and annual releases on many data products, is the ability to track changes over time, yearly, as we see here, decade to decade, or any time period in between. We've looked at the national poverty rates by age over time, by sex and by family type. And that's a great starting point to get a feel for what's happening at the national level. But I know folks are interested in what's happening today in my area in my state. This map shows the under 18 population in poverty by state from the 2019 American Community Survey, the Census Bureau's largest household survey, which provides a great deal of detailed characteristic data from the national to the state and the local level. Personally, I live in North Carolina, and the poverty rate for children in my state is 19.5%, falling into the second highest category, as you'll see in the legend. Other southeastern states fall into the same category, with rates from 18.5% percent to 22.1%. The states with the highest child poverty rates are those that fall into the darkest green teal color. And their rates are anywhere from 22.2% to 56.8%. And those states include Mississippi, Alabama, Mexico, and Puerto Rico. The states with the lowest childhood poverty rates, shown in the lightest blue, those rates are anywhere from 7.1% to 12%, include Vermont, Massachusetts, Maryland, North Dakota, Minnesota, Nebraska, Utah, Colorado and West Virginia. New Hampshire has the lowest child poverty rate, according to the American Community Survey, at 7.1%. Next, we see poverty rates for the school age population in the five to 17 age group, this time by county. Being able to drill down to county and local level data is one of the advantages of using data from the US Census Bureau. And while today I'm highlighting more of a high -level national data, if you're interested in learning more about childhood poverty statistics in your area, I urge you to reach out to our Ask Data line, which is run by our Data Dissemination and Training Program staff, and we'll put you in touch with your local data specialists. And the contact information is at the end of my presentation. A little more on this slide. From this 2019 data from the Small Area Income and Poverty Estimate Program, which provides the only up-to-date, single-year income and poverty statistics for the nation's many counties and school districts. We learned that 27.2% of counties had a school age poverty rate statistically greater than the national poverty rate for children. And 21.4% of counties that have poverty rates statistically lower than the national poverty rate for children. In Mississippi and Louisiana, 70% or more of counties had school age child poverty rate statistically higher than the national average. That's 70% or more of the counties in Mississippi and Louisiana. We see

pockets of counties with high poverty rates throughout the South. So that's represented by the darkest purple. We see it in South Carolina, Georgia, Alabama, Texas, New Mexico and in other areas, including Kentucky and South Dakota. At the other end of the data spectrum, in five states 70% or more counties had a school aged poverty rate statistically lower than the national average. That includes Connecticut, Hawaii, Massachusetts, New Hampshire, and Rhode Island. What is the relationship between poverty and other key variables? This slide shows the percentage of children without health insurance coverage by income-to-poverty ratio. In 2020, 4.3 million children under the age of 19, 5.6% of all children, were without health coverage for the entire calendar year. While this is not statistically different from the percentage of children who were uninsured in 2018, a closer analysis reveals the changes in uninsured status between 2018 and 2020 affected children in poverty more than those living above the poverty level. Between 2018 and 2020, the uninsured rate for children in poverty increased by 1.6 percentage points, as you'll see in the bar pair at the top of the slide, from 7.8% in 2018, to 9.3% in 2020. While children with family incomes at or above 400% of poverty -- and to give you an example of that same family of four, two parents, two kids, that's approximately \$105,000 or more -- these children experienced a decrease in their uninsured rate by .4%. And both of these changes from 2018 to 2020 are statistically significant. The middle group did not experience a significant change over the time period. For reference, the middle group, using again the family of four, two parents and two children as an example, this middle bar pair represents those families earning within the range of approximately 26,000 to 105,000. Building on the idea of cross tabulations of poverty with other social variables, this chart shows the percentage of children with a disability by poverty status from 2008 to 2019. In 2019, displayed in the orange bars, children living in poverty on the bottom bar pair, they were more likely to have a disability at 6.5% than children living above the poverty threshold at 3.8%. This difference in poverty rates remains relatively stable over time, as shown by the blue bars, which represent the data from 2008. The difference in prevalence of disability between children below and above poverty thresholds is noteworthy. According to the Report on US Childhood Disability, which is linked on this slide, families in poverty tend to have fewer financial resources to care for a child with a disability. Children with disabilities may have additional needs that prevent one or more family members from participating in the workforce. This can create financial strain for families, and in some cases may contribute to a family's entry into poverty. We also see differences in how income impacted modes of learning for children during the distance learning almost all children engaged in or may still be engaged in due to the COVID-19 pandemic. In fact, nearly 93% of people and households with school aged children reported their children engaged in some form of distance learning from home.

This bar chart specifically shows data from May 28th, to June 2nd, 2020, and this was featured in a report titled *Schooling During the COVID-19 Pandemic*, linked on the slide. The chart shows that while most households were using online educational resources to complete the school year from home, there were differences by income. Those high-income households with children were using online resources at a higher rate than those in lower-income households. For example, households with incomes of 100,000 or more, 85.8% of people with children reported using online resources for distance learning. By contrast, only 65.8% of people with incomes of less than 50,000 were using online resources. And then falling right in the middle, 76.5% of households with incomes between 50,000 and 99,000 reported that children were using online resources. Households with incomes of less than 50,000 and those with incomes from 50,000 to 99,000 were significantly more likely to use paper materials sent home for distance learning than households with incomes of \$100,000 or more. This data comes from the Census Bureau's Household Pulse Survey, which we'll discuss next. Okay, the Census Bureau's

Household Pulse Survey is an experimental survey which provides almost real-time data on how the COVID-19 pandemic affects people, households, families and children in the United States. So on this slide are just a snippet of headlines from the Household Pulse Survey data collected in the last year and a half. What we see over and over again from the Household Pulse Survey is that households with children continue to be hit harder by the financial pressures impacted by the COVID-19 pandemic. The Census Bureau's America Counts Series, which highlights relevant data from recent releases and puts it into a real-life context, recently released this article which shares that according to the Household Pulse Survey data, economic hardship declined in households with children as child tax credit payments arrived. The Household Pulse Survey, because it's a weekly survey and experimental in nature, is easily responsive to both the challenging experiences faced by US residents, and correspondingly, the changing needs of data users. The article went on to explain that even though adults in households with children are more likely to experience food insufficiency, which is defined as sometimes or often not having enough to eat, those households saw a three-percentage-point decline between the surveys conducted before and after the child tax credit payments. Adults in households without children did not see a change in food insufficiency during the same time period. Although Household Pulse Survey data show an overall decline in the share of adults and households experiencing food insufficiency, the drop was largely driven by adults and households with children. Further, the Household Pulse Survey asked respondents how difficult it was to pay their usual household expenses in the previous week. Adults in households with children were more likely to say it was somewhat difficult or very difficult in both time periods. However, when we compare households with children before and after the arrival of child tax credit payments, we see a decline in the share of adults in households struggling to pay expenses. In contrast, the share of adults in households without children that had difficulty paying expenses increased slightly during the same period.

This map shows Household Pulse Survey data from week 34, which was collected between July 21st and August 2nd of 2020. And it highlights the percentage of adults that have received a child tax credit payment in the last four weeks and who had either mostly spent the credit or used it to pay down debt. At that point, 77% of households in Florida, highlighted on the chart portion of this slide, that received the payment have used the payment. Mississippi, Arkansas, New Mexico, all states with above average poverty rates for young children as we saw earlier, also used the payment. Additional data show that many Household Pulse Survey respondents reported spending the money on more than one thing, including food, clothing, school books and supplies, and utility bills. Close to 20% of adults with children under five reported spending the money on childcare. So I look forward to learning more about the child tax credit in the upcoming portion from Treasury. And please note that this is just the tip of the iceberg of available data from the Census Bureau. Before I pass over the information, or pass the session over, I just wanted to leave you with a few resources. This slide shows information from our poverty topic page, and it will take you to all the great data and information that I shared today. And this is the Census COVID-19 Data Hub where you will be able to access the Household Pulse Survey. And we also have data from a household -- we have a Business Pulse Survey, which provides information about how small businesses have been impacted during the pandemic. There's lots of good stuff there as well. And finally, don't hesitate to reach out to us. If you have questions about today's presentation, you feel free to reach out to me directly. But if you would like to be put in touch with your local data specialists to learn more about data in your area, and perhaps if you would like to request a presentation or training session, please contact our Ask Data line at census.askdata@census.gov. And we also have a phone number as well. And if you would like to learn more about online educational opportunities, you may

sign up for Census Academy updates. And that information is at the bottom of the slide. Thanks so much.

Lanette Swopes: Wow. Thank you, Kelly, for that most informative presentation. I continue to be amazed at the wealth of data that the Census Bureau has available. But at this time, I'd like to introduce our key presenter, Yasmin Radjy. Miss Radjy currently serves as Senior Advisor for Recovery Program Outreach at the US Department of the Treasury. Previously, she served as the national political director at Planned Parenthood Action Fund and has over a decade of experience in electoral advocacy and community organizing. Michael Schmidt is also a senior advisor at the US Department of the Treasury. Previously, he served as commissioner of the New York State Department of Taxation and Finance. Mr. Schmidt will be the primary lead from the US Department of Treasury to answer questions from the audience. Before I turn the presentation over to miss Radjy, I'd like to announce that the floor is still open for questions while she is presenting. We will address your questions after the presentation. So please feel free to submit your questions via the chat. Miss Radjy, the floor is yours.

Yasmin Radjy: Thank you so much. And thanks for a great presentation. I'm excited about so much of the great data that the census team is collecting. And in fact, we've got a few of those same statistics in the presentation ahead, because of how much we really, really value the data that you all, you know, lead on so many things that matter. So before we get started, I just want to turn to my colleague, Ted, who's going to be sharing his screen so that you all can follow along with the slideshow. So big thank you to Ted for being our man behind the curtain here.

So as you heard in the previous presentation, the child tax credit is a program that is having a direct and transformative impact on so many families all across this country. And today, we're going to be diving into some of the details there. If we can go to the next slide, please. And the next slide, please. So just a quick overview of the agenda for this presentation, I'm going to do an overview of the child tax credit. Many of you all are already very familiar with a lot of the details of the program. For some of you, it might be helpful to do a deeper dive. And so we're going to make sure that everyone on the line knows all of the different ways that the child tax credit is touching lives all across this country. Then I will do a walkthrough of [ChildTaxCredit.gov](https://www.irs.gov/childtaxcredit), which is the resource page where you can find all of the information that we're going to go through today, and also direct people who have not yet signed up for the child tax credit. And then finally, I'll be playing a demo video of the non-filer signup tool for the child tax credit for people who are not currently receiving its benefits but are eligible. This is an amazing tool jointly produced by the White House, the Treasury Department and Code for America that's really easy to use, bilingual in English and Spanish. And you will be seeing that for yourselves and learning how to use it. And then I'll be going over some materials for everyone on the line who is doing outreach work in your community and is hoping to do some outreach on signing up non-filers for the tax credit. You'll be getting to know all the materials that will be landing in your inbox shortly after this. And then Mike will be leading folks through a Q&A at the end. You can go to the next slide, please.

So we've got two goals for today's presentation. First and foremost, we want to make sure that we are building awareness and understanding of what the child tax credit is and its impact on families across the country. We want to make sure that the tens of millions of families that are receiving this child tax credit are doing so easily, and that they understand how it benefits them in material ways. The second goal for today's training is to help engage those families who are eligible but are not yet receiving the benefit, because they haven't yet filed their taxes. We want to make sure that they're receiving that

child tax credit and the recovery payments that they will also receive as soon as they're in the system and signed up on that non-filer tool. And as we'll talk about later in the presentation, all of our research has shown that engaging those families really does require navigators like the folks on the line, like all of us. Anyone can be a navigator as long as we're we have relationships or the ability to access non-filers. And so we'll be learning about how each of us can play a role there. You can go to the next slide, please. So before we dive into additional details, you don't have to hear from me why the child tax credit is such a great program. You'll be hearing from the vice president herself. Vice President Kamala Harris will be showing a short video.

Vice President Kamala Harris: Joining us today and participating in this training. It is critical that we get the word out about the child tax credit. And we would not be able to do this work without you. With the expansion of the child tax credit, we are supporting our nation's working families. We are strengthening our nation's middle class. And we are helping to lift half of America's children who are living in poverty, out of poverty. Just think about that. The impact of that will be historic, seismic even. And it will be felt not only by the children of today, it will be felt by families and communities and by our country for generations to come. And that is something to celebrate. And as we celebrate, let us also remember, our work is not yet finished. We need to make sure American families know about this credit, and how they can receive it. And I know you know this, but it bears repeating. If folks filed taxes for 2019 to 2020 or a stimulus check, they do not have to do anything. They will get the child tax credit automatically. If they did not file taxes for 2019 or 2020 or a stimulus check, they do have to take action. They need to visit ChildTaxCredit.gov. I'm going to say that again, ChildTaxCredit.gov. And fill out a simple form. The president and I need your help to spread the word and to fight to make expansion of the child tax credit permanent. You know, after the president signed the American Rescue Plan into law, I said this, Americans will see what we did here. And they will feel the impact of this bill for generations to come. And that is certainly true. So thank you again for your partnership and for your leadership, and know that the president and I will never stop fighting for our children, for our families, and for our nation. Thank you and take care.

Yasmin Radjy: All right. So you all heard from the vice president herself a little bit more about this program. And as she said, it is a big deal. It is a seismic bit of policy to have a program in existence in this country that is lifting half of American children out of poverty. So with that, we're going to dive back into the presentation and talk a little bit into diving into the numbers. So here are a few of the numbers of just what makes this program the seismic program that the vice president described. First and foremost, and this is all due to the increases in the American Rescue Plan that have scaled up this program significantly, there is more money for every single child in this program. This program allows for \$3,600 total for every single child under six years old, which is an increase of \$1,600 from what children were eligible for before. It is also \$3,000 total for every child between six and 17 years old, which is a \$1,000 increase from what it was before. And this is something that is touching the vast majority of American families. In fact, everyone besides the very, very top 1% of wealthy families -- meaning that all working families will get the full credit if they make under \$150,000 a year for a couple or \$112,000 for a single family with children, or someone who files as a head of household. I just can't underscore enough just how important that is. This is a program that is a middle-class program. It is a working-class program. It is a low-income program. It is a program for every single family, again, minus is that tippy top percent of the wealthiest Americans. The other thing that is really remarkable about this program is that the payments are monthly and they're automatic. So people who were eligible for this program will receive

their child tax credit and monthly payments from this past July through upcoming December of 2021. And they'll receive \$300 each month for every child under six years of age. And then \$250 each month for every child between six and 17 years old. They will receive the other half of their child tax credit after they file their taxes in 2022. All of that, for those of you who are better at math than I am, all of those numbers that add up to the column on the left -- those \$3,600 or \$3,000 total per child, depending on their age. Those folks in this program who receive their IRS refunds through direct deposits, folks like many of us on the line who prefer that, will also receive their child tax credit in their bank account on the 15th of every month, a huge deal for so many of us who really want to count on receiving income on a consistent basis every single month. And that's a particularly important thing for families that are really struggling for whatever the reason may be during what's been a grueling couple of years. For those folks who don't receive direct deposit, maybe they don't have a bank account, maybe that's not their preference, those folks will still receive the credit, but they'll receive it by mail through a mailed check around the same time. It may not be exactly on the 15th, but it will be around that ballpark timing, so they too can count on this being a monthly check. And we can go to the next slide, please. So this is again, as the vice president said, a transformative program that is helping almost every single family in this country. And as was highlighted in the presentation before, it's something that's benefiting families to pay rent, to pay for groceries, putting food on the table, to save for college, or for all sorts of other really, really critical needs for families that are helpful in general, but particularly after what has been such a challenging few years with this pandemic. Again, it's highlighted in the previous presentation. You all also know just as well as we do that when families can afford to live, when parents can afford to live, their kids do better. That doesn't take rocket science. But every single study that has looked at this confirms that there's better health outcomes, higher educational attainment, higher future earning, lower stress levels. All of that is a really big deal when we're talking about the next generation of Americans.

And this is a program that has proven again and again that we're leading to better outcomes for the long haul. We also know that 40% of American families cannot afford an unexpected \$400 expense. All of us know that a \$400 expense could be something breaking down in the car, some unexpected home repair, an unexpected medical expense. If we can't afford that \$400 expense, that can be really, really grueling for a family that is really living paycheck to paycheck or struggling to make ends meet. What this program does is give families a little bit of breathing room. It's a cash payment. So whether it's for fixing that car, whether it's for back to school supplies, whatever the case may be, that breathing room is really, really critical for families to be able to make ends meet. Beyond the impact of this program for kids, for families, it's also something that's been really great for the economy, and it's stabilizing the economy for everybody, which is a big deal. We all don't need a reminder that we've all lived through the biggest recession of our lifetimes. And thanks to stimulus checks, our economy is now stable. There have been tons of articles just in the past couple of weeks looking at just what those stimulus checks have done to stabilize the economy. And the reason that they've done so is because they've boosted spending at all levels. Folks are going to small businesses to buy pens and pencils, backpacks for their kids as we get ready, or I guess we're back to school, we don't get ready for back to school, and buy groceries, whatever the case may be. All of that is a really, really critical part of getting America back on track. Just like the stimulus checks, we want the CTC to continue stabilizing the economy. You can go to the next slide, please.

So we saw some of these numbers -- the numbers that you'll see on the next slide -- already in a previous presentation. But they're just so important that I'm going to underscore them once again. First and foremost, as you heard already, the first round of child tax credit payments have slashed hunger rates across the country. In fact, we saw through the most recent survey data that nearly half of families -- 47% of families -- reported spending their tax credit payments on food. There should not be anyone going hungry in this country. And the fact that so many are able to breathe a little easier because they're able to put fresher vegetables, a little bit more food on each plate for their family because of this program is something that we're really, really proud of. In addition, just one child tax credit payment reduced financial anxiety for 56% of families. That is a really, really big deal. And again, it's something that we only hoped and dreamed of in the beginning of this program. And we're seeing all of the results that are coming out. Economic hardship declined in households with children as the child tax credit payments arrived, which is fantastic. And as we'll see in some of the later slides, we're also seeing that as a contrast for families without children are not quite recovering at the same speed, which is a terrible thing that we ought to also address.

What that underscores for us is that this program is really working. And we've got to keep it going, particularly when we're talking about positive outcomes for the next generation. Go to the next slide, please. So how do families actually get the money? How does it actually get into their bank accounts, et cetera? Tax filers, so everybody that filed their taxes in 2019 or in 2020, or who signed up for economic impact payments, or stimulus checks from the IRS, all of those folks are getting this automatically. They don't need to fill out any additional paperwork. They don't need to do anything, they don't need to opt in. They're just suddenly getting a little bit more money in their bank account. And that is really, really exciting, and a big sort of breath of fresh air for so many folks. In addition, there's around four to eight million folks who didn't file their taxes in 2019 or 2020 and didn't sign up for their stimulus check. Those are folks that we're calling as sort of shorthand, we're calling them non-filers in this presentation. Those folks are still eligible. And so they can still sign up to get these payments at ChildTaxCredit.gov. And when they do so, they're also going to get economic impact payments or stimulus checks, because they are also entitled to those even if they haven't received those yet. So again, all those numbers you saw on that earlier slide have an extra cushion of also getting a stimulus check. Go on to the next slide, please. So what do non-filers need to be able to sign up?

We're going to play a demo video momentarily. And that demo video is going to go relatively quickly. But it's a speedier version of a process that usually takes about 20 minutes for people to sign up. In order for you all as navigators in your communities to take those 20 minutes to sign up someone who really does need a literal or figurative handhold in order to sign up for a program that could be transformative for their family, this is the checklist of stuff that they'll need. All stuff that most folks will be able to have on hand. One is a reliable mailing address. It doesn't necessarily need to be where the person lives. Many of you all may be doing outreach in communities of folks that may not have housing, or may be in transition. As long as there's a reliable mailing address where they can receive mail, that's what they need. They also will need an email address or a telephone number, essentially a way that they can be reached by the IRS. They need their children's Social Security numbers. They'll also need either their Social Security number, or for folks who may be undocumented or may not have a Social Security number will need their ITIN number. I'm sure we'll talk about this more in the Q&A. I know this comes up a lot and particularly with the great outreach that that folks like all of you are doing. I do want to just underscore that the parent does not need to be documented in order for their child to be eligible for the

program, as long as they've got Social Security numbers. Finally, if they do want to receive direct deposits, they will also need their bank account information to be able to sign up. And if they don't have a bank account information, they don't want to share that with the IRS, totally fine. They'll get that check in the mail through their reliable mailing address. So Ted, I'd love if you could turn to that video for us to play next, please.

Video Narrator: This video will show you how to use Code for America Simplified Tax Filing Portal, GetCTC. GetCTC is a new tool that allows families without a tax filing obligation to file a simplified 2020 tax return to access the new expanded child tax credit and any of the three stimulus payments. GetCTC e-files a simplified return directly with the IRS. It's mobile friendly, available in English and Spanish, and chat assistance is available at any point in the process. People without children can use it too just to access stimulus payments.

First, GetCTC will go through a few steps to confirm that it's the right tool for me. The tool will check first if I'm allowed by the IRS to do simplified filing, since those with higher incomes are required to file a full return. GetCTC will then warn me that I could get even more money by filing a full return, since I can't get the EITC or state credits from this tool. Those who choose this option are sent to [GetYourRefund.org](https://getyourrefund.org) which allows families to file full tax returns through vital services. For now I'll opt to continue with this tool. Next, GetCTC will check whether I filed a 2020 return this year already. If I already submitted the return, the IRS would reject a new one if I file through this tool. And the tool will check if I filed a 2019 return. If I did, the tool would confirm whether I needed to file this new return at all. And if so, it will collect my 2019 adjusted gross income which the IRS requires from filers for authentication purposes. In this case, I'll say that I didn't file last year.

Finally, GetCTC will confirm I lived in the United States last year, and that will confirm that no one can claim me as a dependent since that would make me ineligible for CTC and stimulus payments. In the next section, GetCTC asks for some basic information about me. I'll enter my name, date of birth and Social Security number. Note that I can also enter an ITIN. As required by the IRS, GetCTC asks for my phone number. It also asks if I was a member of the Armed Forces in 2020, since that could impact the amount of my recovery rebate credit. GetCTC does not require users to create an account, and does not require them to have an email address. Users simply have to sign up using their phone or their email. In this case, I'll choose to sign up by phone. GetCTC will send me a six-digit code that I must enter to confirm that phone number is indeed mine. For purposes of this demo, I'll enter a fake code on this page. In the next section, if I'm married, GetCTC will collect needed information about my spouse. I'll enter my spouse's name, date of birth and Social Security number or ITIN. After I enter my spouse's information, GetCTC will display what I entered to confirm it's right. In the next section, GetCTC allows me to list my 2020 dependents. Rather than assume I've read all the rules, GetCTC asks me all the questions I need to answer to make sure I can claim my dependents. Keep in mind that the pages users see in this section very much depend on the answers they provide.

First, I'll enter my dependents' basic information: name, date of birth, and relationship to me. GetCTC will ask a couple of other specific scenarios to confirm eligibility in certain cases. Next, GetCTC will ask me to confirm a few more criteria. If at any point my dependent doesn't meet the main criterion, GetCTC will ask whether one or more valid exceptions apply. Once it is clear that I can claim this dependent, GetCTC will ask for their Social Security number or adoption Taxpayer Identification Number. Behind the scenes, GetCTC will determine which credits my dependent is eligible for. Finally,

GetCTC will show me a list of my dependents, including whether they are eligible for CTC or only for stimulus payments. I can keep repeating this process until all my dependents are recorded. For now, I'll say I only have one dependent. In the next section, GetCTC will help me claim any stimulus payments I missed out on. While the IRS will calculate and issue the third stimulus payment automatically using the information on this return, the IRS requires families to calculate for themselves any amount of the first two payments they missed out on and report that amount directly on their return as the recovery rebate credit. GetCTC makes this process easier by calculating how much families should have received. If I got this amount, I would skip this section. Instead, I'll say I received less than this amount if I have missing stimulus to claim. GetCTC will then help me figure out how much I received in the first two payments, including providing some tips about where to find the information. I will say in this case that I received \$1,200 in the first payment, and that I didn't receive any of the second payment. GetCTC will then let me review the amount I'm claiming and confirm that I would like to claim it. Finally, GetCTC will collect my payment information and allow me to review and submit my return. I could select direct deposit or a mailed check. In this case, I'll select direct deposit. GetCTC asks me to confirm that my name is on the bank account so the payment is not rejected. I'll provide my routing number and my account number. And finally, I'll have the chance to confirm my information. The IRS also requires that I provide my mailing address.

GetCTC allows me to enter identity protection pins for anyone in my family who has one, and provides more information about what an IP pin is. I'll say that no one in my family has one. Now I can review all the information I've submitted and go back to edit anything that's wrong. On this page, as required by the IRS, I set a five-digit PIN but I can use to authenticate when I file next year. Finally, I read the legalese on the last page, and I'll file. Just like that, I've filed my simplified return. GetCTC will alert me within a couple of days whether my return has been accepted or rejected by the IRS. You can find GetCTC at [GetCTC.org](https://getctc.org) For more resources about the CTC and stimulus payments, visit [GetCTC.org/navigators](https://getctc.org/navigators).

Yasmin Radjy: All right. So folks got to see that this is a tool that -- I know that the training goes relatively quickly. But it's a really easy-to-use tool, even for those of us who are not particularly technologically inclined. I strongly identify in that category. We're going to go through a few of the materials that will accompany this tool. But every single person on this line who would like to do outreach to potential non-filers to make sure that they're getting signed up for this program, this a tool that every single one of us will be able to use.

So how do you actually do that outreach? How can each of us help? First and foremost, help sign up non-filers and that could be through whatever tactic or mechanism makes sense for you and your community and your organization. That could include hosting a signup event. Maybe that's an in-person event at a community center or a house of worship or wherever else. Maybe it's a virtual event, depending on how you're gathering with folks these days. You can also train people in your community who will reach non-filers, other folks who want to do some of that outreach. You'll get a copy of this presentation and so you'll be as equipped as I am, as everybody else who's leading this training, to leader training to make sure that we have as many voices as possible signing up non-filers. You can also share flyers for public awareness or post on social media. You could partner with school districts or education leaders or other community organizations or other folks that access non-filers. And really, this is a lot of folks who may be too low income to necessarily need to file taxes, or maybe they're people who are transitional, or whatever the case may be -- folks with mixed documentation statuses. All of

these are communities we want to make sure that we're reaching, and each of us has this really critical role to play in making that happen.

If we can go to the next slide, please. We just got a question from Alexandra asking if we have example fliers. It was like she felt it coming on the next slide. So great question, Alexandra. Here's a sample flier that you are going to receive in your inbox right after this training. This is something that is -- you know, all you have to do is print it out or attach to some email. It's ready to go to wherever you think fliers would be helpful for your outreach. Also, many folks like this flier, but they have even better ideas for how to make it even better. So you can also use this as a template and use some of the text on this but make something that is more customized and more appropriate for your community if you feel like that's right. And then you'll notice here, this is both in English and in Spanish.

Go to the next slide, please. You'll also receive a copy of that outreach email. It will be in an editable format, so you can put it in your own voice. You can mention your organization. And you can mention whatever specifics feel right for your community. But it will have all the key information for how to get the word out about signing up non-filers. You'll also receive a PDF version of this presentation. Again, maybe that's something that you'll use to refresh your memory on some of the things we went over today. Maybe that's something that you'll actually use to train other people. So you'll get a copy of that. You can use it however you see fit. Go to the next slide, please. Next step, you're going to receive a signup tool help guide for how you can sign up those non-filers. I just got another question in the chat from Robin, asking for the Code for America link. And it's right here on the front of this slide. So you all are sort of like mind readers on this slideshow, it's pretty incredible. It's GetCTC.org is where you'll go. And at GetCTC.org/navigators, you'll get this step-by-step guide for using that portal, so that if you're a little bit nervous about signing up a non-filer for the first time, or you're not quite sure you captured everything in your notes, this is a guide that will make sure every single piece of the process -- and I promise it's a simple one -- will be available to you online.

And go to the next slide, please. So all of that, you're going to receive everything that you saw screenshots of, you're going to receive in your inbox. You can peruse through them, you can print them out, whatever the case may be. And then finally, if you're not sure quite where to go, there's just two links you need to remember. ChildTaxCredit.gov to get started GetCTC.org to actually start the process of getting non-filers signed up through that Code for America tool. And then just a final reminder that you do have to file your taxes in 2022 to get the second half of your CTC payment. So if you do outreach and someone says, actually, they're already receiving these benefits, they're already, you know, finding how useful this program is, remind them also to file their taxes in 2022. And with that, we are ready to dive into the Q&A. I want to make sure that we have space for folks to ask whatever questions are on your mind. I'm already seeing a couple questions in the chat. So Lanette, I will turn it to you, and you can facilitate however you see fit with Mike.

Lanette Swopes: Will do. Thank you for that, Miss Radjy, for that most informative presentation and those words from our Madam Vice President. So at this time, I'd like for Miss Karres and Mr. Schmidt to answer some additional questions that our audience has. And the first question I have is for Kelly, and it's from M. Lynch. And M. Lynch asks, are there materials with full census breakdown for my area available?

Kelly Karres: I would urge this person and anyone else to contact our Ask Data line at 1-844-ASK-DATA and information will be provided at the end of this session. And once you contact our Ask Data line, we'll

get you connected with your local data specialist, and they'll be able to help you get to the local data breakdown that you're looking for.

Lanette Swopes: All right, thank you for that. And the remainder of the questions I have are for Michael. And the first question I have for you, Michael, is from Daniel Lin. And he asks, does this replace the additional child tax credit as a refundable credit?

Michael Schmidt: Well, thank you. Thank you so much for that question. Daniel, thank you so much for the excellent question here. The answer is yes. So for those with a little less detailed knowledge of the tax code, the additional child tax credit, was under the previous rules, the component of the child tax credit that you could get as a refundable credit. And what is a refundable credit mean? Well, that means that you get the full amount of that credit. You get the refundable portion of the credit, even if you don't have tax liability to offset it, right? So it's kind of refundable in that sense. The expanded child tax credit for this year, the entire thing is refundable. Right? So all \$3,600 for younger kids, \$3,000 for older kids, all of that is fully refundable. And yes, it does replace the additional child tax credit as the refundable portion.

Lanette Swopes: All righty. Well, thank you for that. And the next question to you comes from Patrice Villegas. And she'd like to know, do children who collect supplemental security income, but whose parents are undocumented, do they qualify for the CTC?

Michael Schmidt: Yes, so as long -- and this gets back to Yasmin's very thorough and helpful presentation. But basically the rules are the children need Social Security numbers, valid Social Security numbers, but the parents can have either a Social Security number or an Individual Taxpayer Identification Number. And those are for those without Social Security numbers, they can go to the IRS and get an ITIN and those folks will be eligible if their kids have valid Social Security numbers.

Lanette Swopes: All righty. Will do. And if someone lost their Social Security cards, what would they need to do? Do they just contact the Social Security Administration?

Michael Schmidt: Yeah, that would definitely be my recommendation. I mean, you know, for the purpose of applying for the credit, if you know your Social Security number, the IRS also has the ability to do verification on there, and they share information with the Social Security Administration. But I would definitely recommend if there's a lost social security card, working with SSA to get a replacement.

Lanette Swopes: Will do. Thank you for that. That's actually a question that came later on. But it was very relevant to the answer that you gave for the prior question. So I figured I'd ask it.

Michael Schmidt: Yeah.

Lanette Swopes: The next question I have is from Yaslin Trevino. And she asks, what about those who had babies in 2021? It's to my understanding that the portal has not yet been open to add a child they had this year.

Michael Schmidt: That is a really, really good question, a really important question. So the key thing to understand, if you had a baby in 2021, or if you're having a baby in 2021, you are eligible for the full child tax credit, if you meet all the other eligibility requirements. So that's a younger child that's \$3,600 that you're entitled to as a result of you having that child this year. Now, as the questioner correctly points out, there's also a question of, you know, can I get payments now for that child? So the IRS is

working on functionality for its portal that would allow you to add kids during the year, and they're still working on that. And so we'll have, you know, when that's ready, we'll definitely show that information. But in the meantime, you know, to the extent that you're talking to families who have had kids this year, you know, make sure they know they're eligible for the credit. And so at a minimum, they should be planning on filing their taxes next year and claiming the child because that whole \$3,600 payment will be included in that refund.

Lanette Swopes: Alrighty, and thank you. The next question I have is from Erica Vargas. And she asks, when it comes to a single parent with two kids -- she has two kids, one in elementary school and another in college -- as a parent we're responsible to help our young adults that are studying, and the hardship among households during the pandemic has made it worse for a parent to have their child decide to quit their studies. Is there anything that would help those parents of young adults?

Michael Schmidt: So, you know, the child tax credit is available to families with children up to age 17. And so that is the eligibility threshold and, you know, it is intended to provide flexible support, cash support, you know, so that, you know, parents, families can choose how to deploy those resources, how to spend those resources, you know, to best care for their family.

Lanette Swopes: Okay, thank you for that. The next question I have for you, Michael, is for from Lisa Watkins Victorino. And she says, I think I missed it on the first screen of the video, but I thought it said for single Head of Household families that they need to make less than \$12,400. Did I misread the number? I saw in an earlier slide single Head of Household had to make less than \$112,000? So if you could clear that up for us.

Michael Schmidt: Yeah. So that's a helpful clarification. So that first set of numbers is refers to the income limits and thresholds for using the special non-filer tool, the GetCTC non-filer tool. The second set of numbers is the higher set of numbers. That's about eligibility for the credit overall. Right? And so the key distinction here is, you know, anyone can file their taxes and claim the credit, right? The tool is only for people who don't have a normal filing requirement, right?

Lanette Swopes: Okay.

Michael Schmidt: And so those are lower income-people, right, those are people who make below the standard deduction. And so that's the distinction there. I'm happy to clarify that. Thank you.

Lanette Swopes: Okay, thank you. And the next question comes from Santa Soriano Vasquez. And any advice for people who in prior years used the CTC to offset their tax liability?

Michael Schmidt: So I would say a couple things. I think the key thing to understand is the credit has been expanded dramatically, right? And so one thing we hear sometimes is people who are concerned that well, if I'm getting a CTC now, does that mean that I'm going to have, you know, a smaller refund at tax time? Well, you know, the credit was expanded from \$2,000 to \$3,600. Right? And you'll receive half of those payments this year -- this is for younger kids, so you'll receive \$1,800, this year. You'll still be able to claim \$1,800 on your tax return. So, you know, it's important that the credit expanded dramatically, it's there to just help people, support people. If, you know, anyone would prefer to not receive advance payments and just claim the child, you know, on their taxes and receive the full credit, then that's also totally, you know, the choice of the family. And the IRS has created an online portal on the IRS website that allows taxpayers to go in and do just that, to unenroll from advance payments so

they can claim the full credit as a refund at the end of the year. So ultimately, it's going to be up to the individual families how they want to receive the payments they're entitled to.

Lanette Swopes: Okay, will do. Thank you for that. And the last question I have for you is an easy one we've been asked, and actually I'll address this question. Where can we get the outreach materials?

Just as a friendly reminder to everyone, you will receive all of the materials presented here today to your inbox in the next two business days. So as soon as we get the information from Treasury to add to our information, we will send it out to you. Well, this concludes I think our question and answer session. I don't have any more questions from the audience. So I'd like to thank again to Kelly and Yasmin, for your great presentations, and to Michael and Kelly for answering questions. And again, this concludes the Q&A portion of this presentation. So continuing on what has been discussed, I would like to show you some very important information, some very important resources before you go. Because if you enjoyed today's summit, there's a lot more where that came from.

There is so much at your fingertips on census.gov's Census Academy page. There you can find valuable information on Data Dissemination and Training. There are options to request a free data training for your organization free of charge. Can't beat that. You can also receive our Data Gems, which are short How To Videos aimed at helping you increase your knowledge of census data. And guess what? We can deliver those to your inbox as well. And you can also gain access to our easy, learn-at-your-own-pace tutorials. We are really here for you. You can also interact with our data dissemination specialists on the webinars. So to expand a little bit more on what I just said, the Census Bureau has a team of specialists who can assist in bringing the world of data to you by providing trainings, workshops and presentations to you and your organization at absolutely no cost. Our team offers presentations and trainings tailored to the customer's needs. And they can show you a variety of census data tools, datasets, and programs both virtually and in person. But I'd like to note that in-person data services are currently suspended at this time due to COVID restrictions.

Now, let me show you something else. We've actually had several data summits that were conducted starting in the month of April of 2021. You can find all information on the 2021 data summit page at census.gov. So in the search bar at the top, simply type in 2021 Data Summit Series to land at the page seen here on the slide. There are 19 different options. To view them all, please be sure to click Show More. Look to see which ones suit your needs, and you may view the recording upon availability. It's a one-stop shop. Ladies and gentlemen, we want to know your thoughts because there's always room for improvement. There are two ways to tell us what you think about today's session. First, you may contact your regional office via phone or email. Allow me to provide you the contact information for the regional offices in just a moment. But feel free to contact the regional office that handles your state. At this time, just a friendly reminder the chat box is still open and available to make any suggestions about what you would like to see in future programming. Allow me to share with you at this time the information about our regional offices. The Atlanta regional office may be contacted by email at Atlanta.regional.office@census.gov, and the Chicago regional office may be contacted at Chicago.regional.office@census.gov. The Denver regional office may be contacted by email at Denver.regional.office@census.gov, and the Los Angeles regional office may be contacted at Los.Angeles.regional.office@census.gov. The New York Regional Office may be contacted at New.York.regional.office@census.gov. And finally, the Philadelphia regional office may be contacted at

Philadelphia.regional.office @census.gov. Once again, feel free to contact the regional office that handles your state.

Thank you so very much for joining us today for this data summit, Census Bureau Data for Childhood Poverty and Child Tax Credit. I would like to thank Census leadership, our presenters, Kelly Karres, Yasmin Radjy and to Michael Schmidt for your assistance with the questions from our audience. Our objectives for this summit was to have an increased awareness of the vast data products available through the US Census Bureau, have greater awareness and understanding of the CTC, otherwise known as the child tax credit, and to know how to engage families who are eligible, but have not yet filed taxes. Ladies and gentlemen, we encourage you to provide feedback. We encourage you to tell us if you thought something was missing, what you would like to hear more of or less of. We'd appreciate your feedback so we can improve the sessions. This concludes today's webinar. As a friendly reminder, please expect a PDF of today's presentation and a resource sheet within two business days. This webinar was recorded and will be available at a later date. Thank you for joining us, and have a wonderful afternoon.